



INSURANCE INFO

Fall 03 - Spring 04

Wake Forest University Sports Medicine

“How are medical bills paid when my son/daughter is hurt while playing sports?”

“Why is it important to complete the medical insurance form?”

“Why can't the Athletic Dept. pay for all medical expenses?”

Athletic Medical Insurance

The WFU Department of Athletics maintains “athletic-related” insurance on all intercollegiate athletic teams. This type of insurance is considered a secondary or excess insurance policy. This insurance policy was established to cover injuries sustained while participating in intercollegiate athletics. Additionally, the NCAA also holds a catastrophic injury and disability policy on all athletes.

Like most other NCAA institutions, the Athletic Department asks the parents of student-athletes to use their personal insurance as primary coverage for medical expenses. It is strongly recommended that parents maintain medical coverage for their son/daughter to cover non-athletically related injuries or illnesses.

There may be circumstances in which Wake Forest University Department of Athletics is forbidden through NCAA regulations to provide assistance for medical conditions or accidents (see allowable medical expenses for examples).

Insurance Info Form - Quick, Easy

Enclosed is the WFU Health Insurance and Information form. This must be completed in full, signed and returned before a student-athlete may participate in any athletic activities for the upcoming academic year.

1. Please enter all of the appropriate information **including** parent’s full name, date of birth and social security numbers.
2. Provide the name of your primary care physician and other necessary phone numbers if pre-authorization of services is required.
3. Please submit a photocopy (front and back) of your most recent insurance card.
4. **Even if you do not have insurance,** you must complete, sign and return the form.

Information provided on the questionnaire may be subject to periodic review to assure the information on file is current. *The Department of Athletics is not responsible in the event a student-athlete or parent does not indicate changes or lapse within their insurance coverage.*

Allowable Medical Expenses

WFU provides accident insurance coverage for injuries as a direct result of student-athlete participation. Instances where the Department of Athletics is not financially responsible:

- Injuries or conditions received prior to matriculation into WFU (ie. Pre-existing conditions or injuries).
- Injuries or conditions not incurred in a supervised practice or during intercollegiate contests (including injuries sustained during intramurals, inside your dormitory and other campus events; injuries sustained while not enrolled in the academic semester, etc.).
- *Any medical expenses to which you were not referred by a member of the sports medicine team.*
- Required or elective surgery where any injury or illness (received as a student-athlete at WFU) is NOT the direct cause of athletic participation (ie. Appendectomy, bone tumor, wisdom tooth distraction, tonsillectomy, etc.).
- Retroactive injuries occurring after exhausting eligibility, graduation or early departure from WFU



Frequently Asked Questions and Answers

“How are medical claims processed? What should I do if I receive a bill?”

All claims for injuries sustained while participating in WFU athletically related events will be filed as follows:

1. All athletic injury claims will be initially filed with the student-athletes primary insurance.
2. The primary insurance will issue an explanation of benefits (EOB) stating payment or denial of charges. Please forward a copy of the EOB and providers bill to WFU.
3. Compliance in sending EOB's to WFU is necessary before any balances will be paid.
4. Charges that are not paid by the primary insurance will then be considered by our athletic insurance, which is considered secondary coverage.
5. Once WFU's insurance carrier receives all pertinent information, payment will then be processed. This may take 3-4 weeks.

Contact INFO:
WFU Sports Medicine
PO Box 7329
Winston-Salem, NC
27109

Phone:
(336) 758-5620

Fax:
(336) 758-6149

We're on the Web!
www.wfu.edu/athletic/medicine

Q: What about my existing HMO coverage? What if my HMO will not cover charges outside their network?

A: Due to increasing health care costs, many families have opted to subscribe to a specific primary care physician or treatment program. These plans usually have strict regulations that may directly affect services from our team physicians. The WFU insurance policy does take into consideration the restrictions of HMO's and will review each claim individually.

Q: What happens if my son/daughter does not have primary insurance and sustains an athletic injury?

A: Once the student-athlete begins formal supervised practices or competitions and is injured, WFU insurance assumes primary coverage if no other plans are available. However, this only covers "athletically-related injuries" and will not provide benefits outside of athletic activities (see allowable medical expenses.)

Q: Who pays for my medical charges that are not athletic related?

A: The student will be held financially responsible for all medical expenses that are not athletically related. To reduce the financial burden of medical expenses, we strongly encourage all student-athletes to maintain health insurance. If you do not have coverage, there are several inexpensive health insurance policies available to WFU students. Please call if you need additional information.

Q: What is an explanation of benefits (EOB)?

A: This is a form the primary insurance company sends to the policy holder describing payment and denial of medical charges. All insurance companies use this form for proof of benefits and eligible medical charges. A copy must be sent to WFU before payment will be considered from our secondary insurance company.

Q: Who pays for second opinions and how do I go about getting one?

A: Any student-athlete can ask to receive a second opinion. If the injury is athletically related, the student should ask the Team Physician or staff Athletic Trainer to arrange. Granting a second opinion does not imply WFU will be responsible for any additional charges (ie. Payment for surgery, additional diagnostic testing, etc.).

Q: Are pre-existing injuries covered if another similar injury occurs?

A: Exceptions are often made in the payment for re-current conditions based upon adequate medical documentation. An injured student-athlete must receive clearance from the team physician prior to resuming athletic activities.

Q: What should I do if I receive a collection notice?

A: Don't panic! However, you must call Wake Forest immediately to notify us of your correspondence. In complicated insurance cases, lapses in billing or failure to provide adequate information will result in past due notices.

Q: Where do I send an EOB or who do I call if I have additional questions?

A: Robin Godwin is the insurance coordinator for WFU Athletics. Please send all correspondence to: WFU Dept. of Athletics, Attn: Robin Godwin, PO Box 7329, Winston-Salem, NC 27109. She may be reached at (336) 758-4188. Documents may be faxed to (336) 758-6149.